

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

MidFirst Bank



Order Filed on August 10, 2022

by Clerk

U.S. Bankruptcy Court

District of New Jersey

In Re:

Jennifer Henry, Terrell Henry,

Debtors.

Case No.: 19-14001 VFP

Adv. No.:

Hearing Date: 7/7/2022 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 10, 2022**

A handwritten signature in black ink, reading "Honorable Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

(Page 2)

Debtors: Jennifer Henry, Terrell Henry

Case No: 19-14001 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 539 - 541 Huntington Avenue, Plainfield, NJ 07060, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Melinda D. Middlebrooks, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 28, 2022 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2022 through July 2022 for a total post-petition default of \$9,178.11 (5 @ \$1,847.84, less suspense \$61.09); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$9,178.11 will be paid by Debtor remitting \$1,529.68 for per month for five months and \$1,529.71 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on August 1, 2022 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2022, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

In re:  
Jennifer Henry  
Terrell Henry  
Debtors

Case No. 19-14001-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 10, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jennifer Henry, Terrell Henry, 541 Huntington Avenue, Plainfield, NJ 07060-2738

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2022 at the address(es) listed below:

Name	Email Address
Angela Nascondiglio Stein	on behalf of Joint Debtor Terrell Henry nascondiglio@middlebrooksshapiro.com
Angela Nascondiglio Stein	on behalf of Debtor Jennifer Henry nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Jennifer Henry jminneci@middlebrooksshapiro.com
Jessica M. Minneci	on behalf of Joint Debtor Terrell Henry jminneci@middlebrooksshapiro.com
John R. Morton, Jr.	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Aug 10, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melinda D. Middlebrooks

on behalf of Joint Debtor Terrell Henry middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

Melinda D. Middlebrooks

on behalf of Debtor Jennifer Henry middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

Nicholas V. Rogers

on behalf of Creditor CALIBER HOME LOANS INC. nj.bkecf@fedphe.com

Sindi Mncina

on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Valerie A. Hamilton

on behalf of Creditor New Jersey Division of Taxation Valerie.Hamilton@law.njoag.gov

TOTAL: 13